

In re:
Sheena Napper-Taylor
Debtor

Case No. 18-18161-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 23, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2021:

Recip ID	Recipient Name and Address
db	+ Sheena Napper-Taylor, 6735 Lynford Street, Philadelphia, PA 19149-2127

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jun 23 2021 23:45:08	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2021 at the address(es) listed below:

Name	Email Address
BRUCE J. TRAWICK	on behalf of Debtor Sheena Napper-Taylor brucejitzi@gmail.com srowe@dc33lsp.org;r56186@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION paeb@fedphe.com

United States Trustee

District/off: 0313-2

User: admin

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USTPRegion03.PH.ECF@usdoj.gov

VLADISLAV KACHKA

on behalf of Debtor Sheena Napper-Taylor vkachka@spearwilderman.com hbanks@spearwilderman.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Sheena Napper-Taylor		CHAPTER 13
	<u>Debtor</u>	
PNC BANK, NATIONAL ASSOCIATION		
	<u>Movant</u>	NO. 18-18161 MDC
vs.		
Sheena Napper-Taylor		
	<u>Debtor</u>	
William C. Miller, Esquire		<u>11 U.S.C. Section 362</u>
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,912.61**, which breaks down as follows;

Post-Petition Payments:	April 1, 2021 to June 1, 2021 at \$819.73/month
Suspense Balance:	\$546.58
Total Post-Petition Arrears	\$1,912.61

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on July 1, 2021 and continuing through December 1, 2021 until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$819.73** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$318.77 from July 2021 to November 2021 and \$318.76 for December 2021** towards the arrearages on or before the last day of each month at the address below;

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 Newmark Drive
Miamisburg, OH 45342

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: June 15, 2021

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: June 15, 2021

/s/ Vlad Kachka
Vladislav Kachka, Esquire
Attorney for Debtor

June 21, 2021
Date: _____

/s/ LeeAne O. Huggins

William C. Miller, Esquire
Attorney for Trustee

Approved by the Court this 22nd day of June 2021. However, the court
retains discretion regarding entry of any further order.



Magdeline D. Coleman
Chief U.S. Bankruptcy Judge

